



# One insurance

## Basic Breakdown Policy Booklet

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# Your Basic Breakdown Policy

You should read this policy, the schedule and endorsements as one contract. It is our agreement with you, based on the information you give to us and on the information in your proposal or statement of facts.

We will give you cover as stated on your policy schedule. This will be in line with the sections of this policy document, which are shown as operative on your schedule.

## Conflicts of Interest Disclosure

This policy is underwritten by One Insurance Limited, Suite 913, Europort, Europort Road, Gibraltar, GX11 1AA, company number 123555.

One Insurance Limited is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission (company number 123555) and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (998980).

One Insurance Limited is owned by directors who, in some cases, are also directors of One Call Insurance Services Limited and/or Yoga Insurance Services Limited who may be your insurance broker. One Insurance Limited is part of the One Call Group and may also use the services of other firms within the group, such as One Call Claims Limited, an accident management company with delegated authority to handle claims on behalf of One Insurance Limited and OC Motors Limited, a network of repair centres.

In the event you need to make a claim on this product we may use the services of or refer you to OCL Solicitors Limited. This firm is not part of the One Call Group however there are common directorships/ownerships between them and One Insurance Limited.

## Our Promise To You

To avoid any misunderstanding all our information to you will be in plain English. It is our promise to be fair and reasonable whenever you need the protection of this policy and we will always act promptly with your interests in mind.

Signed for and on behalf of ONE Insurance Limited



Craig Duwell  
CEO  
ONE Insurance Limited

## Disclaimer

We may add to, change, discontinue, remove or suspend any term or condition of cover, temporarily or permanently, as reflected from our consumer feedback, at any time, without notice and liability.

All prices and details published in this Information Booklet are correct at the time of going to print and are subject to change without notice.

New terms apply as soon as they are posted.

# Definitions

<b>Policy document</b>	This booklet.
<b>You, your</b>	The person named as the policyholder on the schedule and certificate of motor insurance.
<b>We, our, us</b>	ONE Insurance Limited.
<b>Schedule</b>	This will show; <ul style="list-style-type: none"><li>• the period of cover;</li><li>• name of the policyholder;</li><li>• sections of this policy document which apply;</li><li>• conditions which vary the terms of this policy document.</li></ul>
<b>Recommended Repairer</b>	An approved garage/mechanic included in our nationwide network of repairers.
<b>Breakdown</b>	An event that happens during the time you're covered that stops the vehicle being driven. This must be because of a mechanical or electrical failure (for example, loss of power). This also includes flat tyres. We don't consider it a breakdown if the vehicle can't be driven because of a road-traffic collision, fire, flood, theft, vandalism or any driver-induced fault
<b>Data Protection Laws</b>	Any law, regulation or rules which relates to the protection of individuals with regards to the processing of personal data.
<b>Driver induced Fault</b>	Any fault caused by the driver of the vehicle, accidentally or on purpose
<b>Road Traffic Collision</b>	When you hit another vehicle or an object (for example, a lamp post or a tree) and damage your vehicle so it can't be driven.

## Our Commitment To The Environment

One Insurance Limited is committed to making less paper waste by asking our customers to read their insurance papers online. If you need a paper copy of your insurance documents please get in touch with your insurance broker.

## Territorial Limits

Except where we say otherwise your insurance applies in Great Britain and Northern Ireland.

## Road Traffic Collision Assistance

If your vehicle is involved in a road traffic collision, we can transport your vehicle up to 150 miles from where the road traffic collision happened, but there's a charge for this. We'll make sure you know about the charge before agreeing to recovery. We can help you recover these costs from your motor insurer or the responsible third party. If this isn't successful, you will be asked to pay us within 180 days.

# Data Protection

This is the data protection We are fully committed to ensuring that your data is protected. We comply with Data Protection Laws and apply high levels of security when processing your data. Full information about how we handle and process your data can be found in our Data Protection Notice which we highly recommend you read.

The notice is sent along with your policy documents. If you require a copy of the Data Protection Notice or if you have any questions about how we handle and process your data, please contact our Data Protection Officer at [DPO@One-Insurance.co.uk](mailto:DPO@One-Insurance.co.uk) or alternatively write to us at Data Protection Officer, One Insurance Limited, Suite 913, Europort, Europort Road, Gibraltar, GX11 1AA.

## Basic Breakdown

This cover has been created by One Insurance Limited to provide roadside assistance and/or recovery in the event of their vehicle breaking down.

This cover is provided by One Insurance Limited. Please take the time to read the details, which explain the contract between you and the provider. If you have any questions or would like more information, please contact One Call Rescue on [0203 738 7300](tel:02037387300).

In the event of a claim under this cover, you must call our helpline on [0203 738 7300](tel:02037387300).

### **Level of Cover:**

Basic

### **Period of Cover:**

The cover runs in line with your main motor insurance policy dates.

### **The Vehicle:**

The vehicle named on your motor insurance policy through One Call Insurance Services Limited at the time of the incident only.

## Making a Claim

If you need to make a claim on this policy, you can report your breakdown quickly and efficiently online via your customer portal where our rescue team are on hand to assist you.

Alternatively if you do not have access to the internet, you can contact our breakdown team on [0203 738 7300](tel:02037387300).

*One Call Rescue are authorised to deal with all claims on behalf of One Insurance Limited.*

*If you are unhappy with the service received from One Call Rescue, please write to One Call Rescue, First Point, Balby Carr Bank, Doncaster, DN4 5JQ*

# Summary of Cover

- Roadside assistance.
- Onward destination cover within a 10 mile radius; £3.00 per mile thereafter (see United Kingdom Cover).
- For any insured driver that is using your vehicle, provided they have received permission from you first.
- Cars, Vans and Motorcycles up to 3.5tonnes (excluding any vehicle with living accommodation).
- Up to 1 hours roadside assistance.
- £20.00 non-refundable call out excess.
- 2 claims per insurance period.
- Wheel changes, burst tyres and puncture assistance, a further £35.00 excess is applicable for these claims. (Excluded if there is no locking wheel nut, or following any impact to the vehicle such as a pothole).
- Recovery of a caravan or trailer (up to 25 feet in length) attached to your vehicle at the time of the breakdown. (subject to an additional excess).

## Terms and Conditions

- 1** You must abide by the terms and conditions of this cover set out.
- 2** The £20.00 call out excess must be paid upfront prior to assistance being instructed.
- 3** The vehicle must always be maintained in a roadworthy condition and be regularly serviced with valid MOT and TAX.
- 4** If a caravan or trailer is attached to the vehicle, the caravan or trailer must be no more than 7.6 metres in length. You will also be subject to an additional £80.00 excess for recovery.
- 5** All payments on your private motor insurance policy must be up to date at the date of the claim, and you must continue to make payments in line with the original agreement.
- 6** We reserve the right to cancel this policy by issuing a cancellation notice to your last known address, giving 7 days notice. Charges on your main motor insurance policy are separate.
- 7** You may cancel this cover at any point throughout your policy period. As this level of cover is a complimentary no refund will be given.
- 8** Your breakdown membership will be cancelled if your motor insurance policy is cancelled.
- 9** You are only covered for un-repairable windscreen wipers and/or windows (electric or manual) to be fixed or replaced when you are in course of a journey and it is currently raining or snowing.
- 10** In order for assistance to be provided, your private motor insurance policy must be in order and not due for cancellation.
- 11** You or any persons driving your vehicle are only covered for the vehicle registered on your private motor insurance at the time of the breakdown.

## Exclusions

- 1** Assistance at your home or within 0.5 miles of your home address.
- 2** Labour charges in excess of one hour.
- 3** More than 2 call outs during the period of cover.
- 4** The cost of replacement parts or materials used in the repair.

- 5 Toll charges, ferry charges, parking charges or traffic congestion charges.
- 6 Storage charges incurred during or after the use of our cover.
- 7 Loss of keys or broken glass.
- 8 Vehicles immersed in mud, snow, sand or water; or any fault arising from these.
- 9 Keys locked in the vehicle, damaged keys, damaged/faulty/non-working key fobs.
- 10 Wheel changes to your caravan or trailer (only the vehicle is covered).
- 11 Any campervan or any vehicle modified to provide living accommodation.
- 12 Putting incorrect fuel in your vehicle (putting petrol into a diesel vehicle or vice versa).
- 13 Any recovery or repair work to your vehicle where it has been rendered immobile to due malicious damage such as slashed tyres.
- 14 Vehicles that have not been regularly serviced or breakdown as a result of inadequate repair/unsuccessful DIY; any reoccurring claim no remedial action has been taken to correct the fault
- 15 Vehicles being used for or that have been modified for motor racing, rallies, speed or endurance tests (including courtesy vehicles).
- 16 Vehicles being used for hire and reward (including courtesy vehicles).
- 17 Any liability or consequential loss arising from any act performed in the execution of the breakdown services provided.
- 18 Vehicles not in roadworthy condition immediately prior to any breakdown, where previous diagnostics have arisen.
- 19 Claims arising from loss or damage to contents of or within your vehicle.
- 20 Any claims for private hire vehicles.
- 21 Any claim recoverable from any other insurance policy.
- 22 If the breakdown excess was not paid in advance of assistance as per our terms and conditions and solely under the discretion of One Insurance Limited, then payment will need to be made within seven days of the assistance. If no payment has been made within seven days of assistance we will then take the payment using the card details we hold on file. If we are unable to collect this payment and your vehicle insurance is paid by Direct Debit, the excess will be spread across your remaining payments. Where you have paid in full the balance will be passed to our debt recovery team and further charges could be added.
- 23 Any claim where a previous breakdown excess is still owed.
- 24 Any charges incurred prior to notification of breakdown and our approved repairer attending or reclamation of costs for breakdowns attended and/or organized by the police, alternative breakdown providers or any other group other than One Insurance.
- 25 The cost of any parts, components, lubricants or materials, food, drinks, telephone calls, petrol or oil, or other incidental expenses; including loss of earnings.
- 26 Any claim where we have not been told before about a change of vehicle, registration or address.
- 27 Any charges incurred resulting from your breakdown in a location at which rescuing the vehicle would be unlawful.
- 28 Any cost of any specialist recovery equipment needed (as defined by a recovery operator).

- 29** Breakdowns where your vehicle is not accessible or cannot be transported safely, legally and without hindrance using a standard transporter or trailer.
- 30** Any costs recoverable elsewhere.
- 31** Breakdowns caused by your vehicle running out of fuel or where your vehicle is out of charge (hybrid/electric vehicle).
- 33** Wheel changes following any impact to the vehicle such as a pothole, or if there is no locking wheel nut.
- 34** Claims directly or indirectly caused by, or contributed to, or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or the radioactivity; or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it; war, invasion, terrorism, foreign enemy hostilities (whether war is declared or not), civil war rebellion, revolution, military force or coup; or pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.
- 35** Recovery to garages outside of working hours.
- 36** Cost of relaying any urgent message not arranged through us. We are fully committed to ensuring that your data is protected. We comply with Data Protection Laws and apply high levels of security when processing your data
- 37** Any breakdown that happens because of a fault we have looked at in the past which has not been properly repaired or when temporarily repaired, has not been taken to a garage for permanent repairs. We will not reattend for the same issue.
- 38** If the destination you choose is closed or is not accessible when the recovery driver arrives, we will not issue a second recovery.

## United Kingdom Cover

If the vehicle registered has broken down in the UK then you are limited to the following;

- A.** Two call outs per insurance period.
- B.** Call out and up to 1 hour roadside assistance by one of our approved recovery operators to attend the scene of the breakdown and where possible, carry out emergency repairs.
- C.** If repairs cannot be successfully carried out at the scene of the breakdown, then we will pay the cost of recovering the vehicle, driver and up to four passengers to the nearest open and suitable garage able to affect a repair, your home address or a destination of your choice within 10 miles.

## Important Notes

- We will always decide on the best possible way of offering assistance, after taking in to account individual circumstances.
- A garage or mechanic undertaking repair work on your instruction will be acting as your agent for such repair work.
- If requested you must provide evidence of the servicing of your vehicle or receipts for replacement parts.
- This document is subject to English law unless otherwise agreed in writing by the provider.
- If you are in an unsafe location (blocking lanes, disrupting traffic) then we will recommend you to call 101 for the highway's agency to move you to a safe location. Once they have completed this, you will need to contact us back to complete your breakdown.
- If your vehicle breaks down, we will offer recovery of any caravan or trailer (within the specified restrictions).
- The caravan/trailer is not covered for breakdown within the terms and conditions of this cover.



# The laws that apply to this contract

Unless we agree with you to apply the laws of another country, English Law will apply to this contract. All communications will be in English. All disputes arising out of this contract will be subject to the exclusive jurisdiction of Courts of England and Wales.

One Insurance Limited is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission (company number 123555) and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (998980)

## What If You Have A Complaint?

Mistakes do happen. If you think we have let you down, we will investigate and fix things you are worried about. We will do our best to try and sort out the problem.

### Step 1:

We ask that you contact the appropriate company during the following hours of 9:00am to 5:30pm Monday to Friday:

- If you would like to lodge a complaint regarding the selling of an insurance policy, the first step is to contact your insurance broker.
- If you would like to lodge a complaint regarding the handling of a claim, the first step is to contact our appointed claims handler (i.e. One Call Rescue): 01302 552316
- If you would like to complain in relation to the terms and conditions of the policy cover, the first step is to contact us: 01302 495810 (Gibraltar)

All staff have been trained to provide a high level of service and will try to resolve any matter where possible. If the advisor is unable to reach a satisfactory resolution for you, they will refer you to the appropriate line manager who will also try to resolve your complaint. You can also register your complaint to a complaints handling manager directly:

Selling Complaints	Terms and Conditions Complaints	Claims Complaints
Contact your insurance broker	The Complaints Handling Manager One Insurance Limited Suite 913 Europort Europort Road Gibraltar GX11 1AA	The Complaints Handling Manager One Call Rescue First point Balby Carr Bank Doncaster DN4 5JQ

We will try to resolve your complaint within 24 hours of receiving it. If this is not possible, we will tell you we have received your complaint within 5 working days. A written final resolution letter will be sent to you when all of the investigations are complete and within 8 weeks of receiving your complaint. At this point, we will close our file. If you are still not satisfied, please go to step 2.

## Step 2:

You can complain to an approved dispute resolution facility run by the Financial Ombudsman Service, when you receive our final resolution or 8 weeks from the date you told us that you were not satisfied.

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Please include a copy of the Final Response that we have issued to you with your policy number. If you would like to make a complaint via the Financial Ombudsman Service, then this must be made within 6 months of our final response. This will not affect your legal rights. Further information is available at <http://www.financial-ombudsman.org.uk>.

Notes...



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